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**“Kapruka Ayojana” loan scheme for rearing of cattle/buffalo under mature coconut**

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Kapruka Ayojana” loan scheme for rearing of cattle/buffalo under mature coconut was introduced by the Coconut Cultivation Board (CCB) with the objectives of substituting urea based chemical fertilizers with organic manure (cattle dung) and to increase productivity and profitability of coconut smallholdings by rearing dairy cattle. Thus, a survey was conducted in May 2008 to assess the effectiveness of this loan scheme, by interviewing (n=85) loan recipients at Kuliypitiya CCB range during 2006/2008. Seventy percent of the purchased cows were Jersey crosses, 14% Frisian crosses and 5% Sahiwal crosses. Only 45% of the cows purchased from the loan were categorized as good. The predominant management practice was tethered grazing during the day time and stall feeding during evening. Coimbatour 3 (CO3) fodder was cultivated only by 26% of the sample as guided. Concentrate feeds such as coconut poonac, rice bran, beer pulp, mineral mixer and commercial cow feed mixtures were fed at the time of milking. Semi intensive management practice (78%) was popular to extensive (13%) and intensive practices (9 %). Milking was carried out by the farmer, once a per day. Highest average yield (8.8 litres/day/cow) was recorded for intensive management systems and the lowest (3.3 litres/day/cow) was recorded for extensive management systems. Only 19% of the farmers have applied cow dung manure to coconut palms. It has been noted that dairy farming activity has become prominent over rehabilitation of coconut lands suppressing the purpose of the loan scheme. This loan scheme will be effective if the second installment of the loan and loan rebate be released only if farmers adopt the practice of cow dung application in coconut land.

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